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#### CONCENTRATE.

THE report that a hundred housing bills are being rushed into shape for the special session of the Legislature which Gov. Smith has called for Sept. 20 is the reverse of reassuring.

Concentration on one or two simple, fundamental factors in the housing problem will be far more productive of results than a helter-skelter massing of palliatives.

When the Legislature meets next month, Gov. Smith should be able to urge for its consideration not above three or four compact, thoroughly thought out measures for housing rellef.

What is more, he should have the backing of a public that has put its mind to the situation and tried to reach an intelligent understanding of how little rather than how much legislation is needed to remedy it.

The experience of the last few months has taught something.

It has taught that, necessary as it has been to protect tenants from grasping landlords by drastic rent laws, the only real solution of the problem is to get more houses built.

It has taught that drastic rent laws, with no inducements to offset them, do increase the current tendency of capital to shy away from fealty investments that would mean the building of more homes.

It has taught that, while rent gouging must be repressed, tackling the problem on that side cannot be permitted to put lasting obstacles in the way of tackling it on the other.

In the same way, State and municipal building or aid to building, based upon the carefully studied experience of Great Britain and other countries, may be necessary and desirable to tide over a temporarily acute housing emergency in New

But the wiser advocates of State and municipal building do not urge it in a form that shall in any way tend to become permanent.

No level headed American is yet prepared to admit that the present housing problem in this country can only be solved by a resigned or despairing move in the direction of State Socialism.

When private initiative fails to provide houses enough, public initiative must take emergency steps to prevent intolerable suffering.

\* But at the same time public authority must study the underlying conditions which have caused private initiative thus to fail, and must do what it can to re-stimulate private initiative and restore it to normal economic action,

Real estate in the Metropolitan district of New York is now losing, it is claimed, \$300,000,000 of new investment money that would normally go into it in a year.

It is said to be losing \$200,000,000 more in liquidation and withdrawal of capital seeking other investment fields.

Why? For one reason, because investors see a larger percentage of return in securities which are exempt from State and Federal income taxes.

Could any one fact more significantly show why New York suffers for lack of new housing?

On the other hand, could anything suggest more obvious means of inducing capital to come back to the home-building field?

Until the cost of labor and material descends further from present high levels, exempt mortgages on houses, apartments and residential buildings generally from both State and Federal income taxes. Go further, if need be, and lighten for a time municipal taxes on such properties.

The result will be a rapid flow of money back into home building.

Directly that flow begins and the supply of houses and apartments promises to increase, the profiteering landlord will need few checks beyond the usual prospect of competition.

On this point, the Housing Committee of the

State Reconstruction Commission reported to the Governor last spring:

Mortgage loans must compete in the general market with other securities, and anything which tends to make mortgage loans more attractive will, pro tanto, tend to encourage

For this reason the majority of this commission finds itself in entire sympathy with the proposition temporarily to relieve from taxation, in whole or part, real estate mortgages up to the proposed amount of \$40,000, particularly if such exemption be confined to loans on houses or residential properties.

Expert thought centred on the housing problem has more and more agreed that tax exemption for mortgages on houses is one of the surest ways to start building.

It is idle to reproach capital for selfishness. Sentiment can never provide a solid and lasting remedy for housing shortage.

On the other hand, show capital how it can get 6 per cent. in housing investments and millions of dollars will crowd to play a part in this sorely needed public service.

By taking steps to exempt mortgages on new housing construction from the State Income tax, the Legislature of the State of New York could set a powerful example to Congress, which is already being urged to take similar action in regard to the Federal Income tax.

This move would more than counteract the effect of such anti-rent-profiteering laws or such public housing projects as may prove necessary for immediate relief.

By insuring a revival of home building in the near future it would greatly reduce the necessity for multiplying or complicating such housing laws as are temporarily required.

In his call for the extra session of the Legislature, Gov. Smith said:

"The crying need is more houses, and nothing short of the active resumption of building on a large scale will bring adequate relief."

The Governor shrould fix on the one best method of securing that resumption by attracting the private capital on which, in the long run, housing will have to depend.

A jam of conflicting proposals can only clog the legislative wheels and end in futility or worse.

Concentrate,

### PROTECT THE PUBLIC.

DEPUTY SECRETARY OF STATE PARKER, sitting as a Magistrate, conducted an extraordinary court for automobile speeders Saturday.

The result was the cancellation of three driving licenses and suspension of twelve other licenses.

This result, satisfactory and important as it is, is insignificant in comparison with the revelation of the mental deficiencies of several of the drivers who had passed the tests which the State now imposes.

Several chauffeurs were unable to answer simple questions. - One seemed to be entirely irresponsible. He could operate his machine in a mechanical way, but his mind was impaired.

Recent experience with automobile killings have demonstrated that the motor car of to-day may be as dangerous as any lethal weapon. It is not a mechanism which may be intrusted to children or to adults with the minds of children. Something more than a mere road test is imperative if the State is to protect its citizens.

The Evening World has repeatedly urged the need of a competent psychopathic staff as adviser to the court in cases where there is suspicion of mental irregularity.

Deputy Parker's examination would indicate the need for psychological tests which would establish the mental competence of those intrusted with the driving of the potentially deadly automobile.

If such tests are not to be required at the first issuance of a driving license they should be imposed as soon as the driver is first brought to court for violating the driving regulations.

MR. BURLESON DELVES BACKWARD. N the news of the last few days have come accounts of the delivery of delayed mail.

One postcard delivered in Philadelphia had been on the way for thirteen years. The addressee had been dead for five years. Relatively quick delivery was recorded in an-

other instance. A message travelled across two States in the course of only ten years. Postmaster General Burleson deserves high

credit for this attention to duty. In addition to attending to his regular duties,

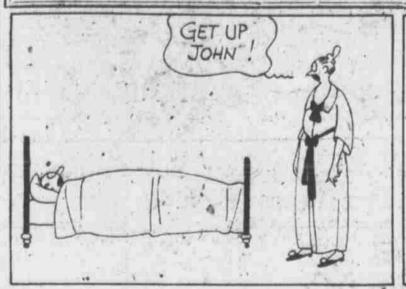
he is now finishing his term by checking up on the omissions of his predecessor. These delayed messages hark back to the era of Presidents Roosevelt and Taft.

Had Mr. Burleson devoted more energy to house cleaning and less to censorship and politics he might have found time to rectify some of the early mistakes in his own regime.

The transfer of the

The Day of Rest

By Maurice Ketten













## FROM EVENING WORLD READERS

What kind of letter do you find most readablet Isn't it the one that gives you the worth of a thousand words in a couple of hundredt There is fine mental exercise and a lot of satisfaction in trying to say much in a few words. Take time to be brief.

Grinding an Axe.

In order to find out what the pubic's view is on the subject of increased fares as to the I. R. T. and B. R. T. lines, would it not be a good suggestion to print a voting coupon in the daily papers? My belief is that neighborhood is making a boast the people of the City of New York her independence in politics and voictration up to their necks.

plenty of water exists in both companies and that they are over-capitalized, but we must also admit that
the buying power of the dollar has
the buying power of the dollar has
diminished.

The Hylan-Hearst combine has an
axe to grind, for their attitude in the

matter bespeaks itself. But why grind it at the public's expense? If this combine has the poor public's interests at heart as they claim in this way they are merely giving to have, let them interest themselves vote to Debs?

LISTENER.

In more vital matters, such as food New York, Aug. 12, 1920. to have, let them interest themselves in more vital matters, such as food and rent conditions. While they fight to save a man \$18 a year carfaré.

hey assist others in gypping him out f hundreds of dollars. BROOKLYNITE. Aug. 12, 1920.

Spoiled Bis Trip.

to the Editor of The Evenine World What are we coming to I Sunday last I made the trip I longed for. It was a trip to Hear Mountain. I boarded the steamboat Grand Republic, scheduled to leave at 9 A. M.
It left at 930. It did not take me long to feel that I was out of piace.
The boat is forty-three The boat is forty-three years old and I believe it should have been ordered out of service at least ten years ago. It is badly in need of a washing—deck covered with swamps. Talk about profiteering! If you wanted a seat you bought it from the burtender. I can't understand why city authorities permit a boat unfit to cart coal to carry passengers-most of whom are children. People visiting New York return with bad opinions of the city authorities for allowing anything of that sort. G. J. S.

New York, Aug. 12, 1920. Reared on Tobacco. the Editor of The Evening World;

Will some one be kind enough to tell me what could be done with a child who has been given tobacco by his father since intancy? This boy knew how to puff on his father's pipe when he was nineteen months old, and to-day his father

months old, and to-day his father furnishes him with chewing tobacco, and has done so for the last three to five years. The boy is now tweive years old.

He is only in the fourth grade in school, and the father is too ignorant to know that it is the tobacco that makes him so stupid. He lays it to the inefficiency of the teachers.

It seems that if he were taken away from his parents and dealt with his parents and dealt with ly something might be made of as he seems to be very good at

Please tell me what can be done and how to go about it.

MRS: J. B. S.

New York, Aug. 12, 1920.

All in the Family.

To the Editor of The Brening World.

I am told that a woman in our have got the Hylan-Hearst Adminis- ing her intention of voting against the Presidential candidate favored by her We are all willing to admit that husband. It seems obvious that this lienty of water exists in both comband's vote, and yet I understand that

to revolutionize politics will think when it dawns upon them that such tactics will not affect the result—that their ballots will be virtually blanks—that where two in a family "pair off."

Why Not a "T. O. A."?

Regarding your editorial in Thursday's issue entitled "A Low Start," am of the opinion that it is about time the theatregoing public had something to say about the numer-ous obscene plays now on Broad-

The Actors' Equity Association protects the actor; the Producing Managers' Association protects the producing magnate, so why not "The Theatregoers' Organization of Amer-If the public supports both the

actor and producer, should it not have something to may as to the kind of productions it will stend behind? I'm sure if some one will back such an issue there will be an imme-

The producer must be made to realize that "the public can make or break you at will." There are many thousands of showgoers like myself who would jump at such an opportunity to patronize or boycott as the case may be. Let us make Broadway a "White" Way, not a ark Green" or "Black" Way. ROBERT RAYMOND RALPH.

#### "That's a Fact" By Albert P. Southwick oreight, 1920; by The Press Publishing (

(a) Please inform me as to the death and burial place of Aaron Burr. (b) Was Alexander Hamilton's son killed in a duel three years before his father? St Paul's Chapels City.

(a) Burr was born in Newark.

M. J. on Feb. 6. 1756 and died

Said to be on the same spot where his father fell and the action to have been instigated by one of Burr's supporters. ANSWERS TO QUERIES.

Am contemplating writing a series of articles on the history of New York real estate. Can you suggest any possible reference?

SIMON GREENFIELD. 265 Grand Street, City.

You will find in the Contral New York Public Library a list of books, magazines, &c like "Real Estate Values in Manhaitan" and sylve-

# UNCOMMON SENSE By John Blake

LEARN TO KEEP, AS WELL AS TO GET.

All men make money. Few keep it. Those who make it, even if they make large amounts,

live improvidently and die in debt. Those who keep it live comfortably and usually leave fortunes behind them.

Proportioning outlay to income is of course comparatively easy to the big money maker For a man on an average daily wage, with costs where

they are just now, to do it seems impossible. Yet all around you are men and women who are doing And in time they will have laid the foundations for ra-

dependence. Your income is probably fixed. You have just so much to spends Spend all of it and you have nothing left at the end of

the month Save a little, and you are that much ahead. But you are more than ahead in money. You are ahead

in knowledge of the conservation of money. -You have learned that there are some things you can do without, with no sacrifice to your comfort. You have learned also the pleasure of knowing that

you have started a bank account which will grow-miraculously-by itself if you let it alone. The art of keeping is born in some people. It can be cultivated by others, always provided, of course, that their

burdens are not so great that saving is impossible But great as your burdens may be, you will find that they are no greater than those of many an immigrant who supports a family on the profits of a pushcart and learns how to save besides.

Saving is hard work. It means sacrifice, often discomfort. But it also means competence and perhaps prosperity

Figure out your own expenses and it may be that you can saye more than you thought you could. And once you learn how to keep as well as to earn, you will be on your way toward the independence which is the goal of every right thinking man.

other volumes listed under card endex, "Real Estate," see "New York City Real Estate," and Benat Measerau's, now Port Richmond. Staten Island, on Sept. 14, 1836. He'lles buried in Princeton, N. J. York City Heal Estate," and Hen-son J. Lossing's "History of New York City From 1809 to 1830," and development from 1810 to 1884. We have already given the selling price of lots at Coentles Elip. Broad Street and elsewifiere and the cost and selling price of the Junel Manson, grounds, &c. at the foot of his father, and grand father. President Burr and dent Edwards of Princeton University. (b) Hamilton's oldest son, born about 1782, fell a victim to the barbarous practice of duelling in a petty quarrel at a theatre, three years before his father's death.

Will you kindly publish the boundary of the Mason and Dixon ine? - A CONSTANT READER. New York City.

The boundary dispute between the Baltimores and the Penns, a long stury, resulted in the original Mason and Dixon's line. There was a temporary line in 1729-40. By an agreement between the proprietors of these two States, Charles Mason and Jeremiah Dixon, English sur-

#### The Love Stories of the Bible

By Rev. Thomas B. Gregory right, 1920, by The Free Publishing Tim New York Evening World),

No.7-Othniel and Achsah HERE is no preftier love atory

anywhere than that of Othnies and Achsah.
Caleb, Achsah's father, was a Prince of the tribe of Judah and stood so high in the Lord's favor that he was joined with Joshua in being permitted to enter the Promised Land He was, in a word, the second higger man in Israel.

And Caleb said, "He that smite Kirjath-Sepher and taketh it, to by wife if give Achsah, my daughter wife."

This Kirjath-Sepher was the he city of the "Sons of Anak," whose it city of the "Sons of Anak," whose im-mense stature and extraordinar; prowess caused them to be known as "glants." It was no light task, there-fore, that was to be performed by the one who was to win the heart and hand of Caleb's daughter. It must be observed further that Caleb's offer was of a general character. He was so desperately anxious that the terrible Sons of Anak should be overthrown that he stood ready to give his daughter to any man who would conquer them.

conquer them.

The prize was a splendid one, and it especially tugged away at Othniel's heart strings, for Achsah already was deeply beloved by him. He had set his affections upon her long before her father made the offer about the taking of Kirjath-Sepher.

The proof of Othniel's sincere love for Achsah is seen from the fact that it was for herself alone that he was to go out against the Sons of Anak. The maiden alone was offered by Caleb as the inducement to the attempt against his enemy, and Othnic had no reason to expect anything more than the maiden herself in the event of his success at Kirjath-Sepher. The success came, the giants were overthrown, and true to his word Caleb's daughter became Othniel's

It is worth noting that in this a clent story we have the very fi-instance of chivnlry recorded in hi tory. After the wedding coremon-had been completed the bride a proached her husband, "and it came to pass as she came unto him, she moved him to ask of her father a field; and she lighted off the ass, and caleb, her father, raid unto her, "What wouldst thou." And she said unto him, 'Give me a blessing; for thou hast given me a south land, give me also springs of water," And Caleb gave her also the upper springs and the nether springs."

It reminds us of the much later in stance of chivalry on the part of the great Sultan, Saladin, when he sent his camels to the mountains for snow with which to cool the fevered brow of his enemy, Richard the Lion-Hearted.

In the "south lend," the hot land, Caleb gave his daughter the cooling upper and nether springs of pure and sparkling water! Very beautiful indeed—beautiful as the love of Othniel and his princess

Of the captor of Kirjad-Sepher and the winner of Achaah the Bible talls us far too little. It may be permissible to say, right out, that this silfences of the Old Book about many of its personages are downright provoking. Why so distressingly, brief where we would give almost anything to know just a little more about the persons and events?

In the third chapter of Judges we

persons and events?

In the third chapter of Judges we find this statement, terrible in its faconic sincerity: "And when the children of Israel cried unto the Lord the Lord raised up a Saviour to the children of Israel, who saved thereven Othniel, the Son of Kenaz, the spirit of the Lord came uponly and he judged Israel the land had rest forty years. Othniel, the son of Kenaz, died."

Love and death: Will it not be death—and love again?

Their engagement was made on On April 4, 1765, after having, as they claimed, made many correc-tions, they began at their first objective point three miles east of the northeast corner of Maryland. The furthest point westward reached by them was 288 miles, 17 chains and 48 links, when they were stopped by the Indians, and their final plans delivered to the Rev. Richard Feters, on Jan. 29, 1768. The completion between Pennsylvania and Virginia was made on May 7, 1774 by James Tilingham and Andrew Alien. The "Newcastle Circle," so-called, forming the northern boundary of Delaware, was the result of an agreement or compromise-neither willing to accept a direct enst and west line—between the Commissioners of the two States.

placed all along the line, and there have been several re-surveys sine that time one as late as May, 1909.

Kindly let me know whether Eugene Debs, the Presidential can didate of the Socialist Party eve practiced law or not. DAILY READER. New York City.

There isn't any account of his having done so. He made his livhaving done so. He made his living for many years by speeches any writings, principally for the present Eugene Victor Debs is now serving a sentence of ten years for an incendiary speech at Canton, O., regarded as violating the Espionage Act. in the Federal Prison at Atlanta. Ga. He arrived there on June 18, 1918. June 18, 1918.

Can you say if Gen. George Washington used the Kennedy mansion as his headquarters dur-ing the Revolution? A. M. E. ing the Revolution? New York City.

New York City.

The Kennedy, H. N., at No. 1
Broadway about the time of las
marriage with his first wife, daughter of Col. Peter Schuyler of New
Jersey, in April, 1765. Washington
made a brief residence there in the
apring of 1776. Afterward it was
occupied by Sir Henry Clinton and
British Generals. There, also, Major
Andre wrote his celebrated letter to Andre wrote his celebrated letter to Benedict Arnold, which he signed John Anderson,"

NOTE-W. T. T., Brooklyn, N., advised, in response to his ommunication, that if he was ha uralized before the son reached the comes an American citizen. If not,